

Information to identify the case:

Debtor 1	<u>Tammy L. Patten</u>	Social Security number or ITIN	xxx-xx-7252
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-23776-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy L. Patten
fka Tammy L. Wiles

1/10/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tammy L. Patten
Debtor

Case No. 17-23776-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 10, 2023

User: auto
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db	+ Tammy L. Patten, 101 Beulah Road, Butler, PA 16001-9528
14711257	ARM Solutions, P.O. Box 3666, Camarillo, CA 93011-3666
14711255	Advantage Chiropractic Centers, 205 Sunset Drive, Butler, PA 16001-1301
14711259	BHS Nalathambi Medical Assoc., P.O. Box 1549, Butler, PA 16003-1549
14711260	+ Butler Ambulatory Surgery Center, P.O. Box 536655, Pittsburgh, PA 15253-5908
14711261	Butler Imaging and Intervention Assoc., 7 Acee Drive, Natrona Heights, PA 15065-9700
14711262	+ Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697
14711263	Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
14711264	Butler Pathology Services, P.O. Box 1549, Butler, PA 16003-1549
14711266	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14711268	+ CCC/First National Bank, 500 E. 60th St. N, Sioux Falls, SD 57104-0478
14711270	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, P.O. Box 1623, Butler, PA 16003-1623
14711269	Centers for Rehab Services, P.O. Box 536213, Pittsburgh, PA 15253-5904
14771511	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
14711271	Collection Service Center Inc., P.O. Box 560, New Kensington, PA 15068-0560
14711273	Ditech, PO Box 6172, Rapid City, SD 57709
14711274	Emerald, P.O. Box 845066, Los Angeles, CA 90084-5066
14711275	+ Family Foot Care, 104 Technology Drive, Suite 103, Butler, PA 16001-1801
14711276	Family Physical Therapy of Western, 104 Technology Drive, Suite 101, Butler, PA 16001-1801
14711279	+ Lawrence M. Kenney DMD, 348 North McKean St., Butler, PA 16001-4956
14711281	+ MLS Law Offices, Ltd., 3450 S. Halsted Street, Sute 209, Chicago, IL 60608-6869
14711280	+ Medcare Equipment Co. LLC, P.O. Box 5029, Greensburg, PA 15601-5058
14711282	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
14711286	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Why Not Lease It, 1750 Elm Street, Suite 1200, Manchester, NH 03104
14704558	The Bank of New York Mellon Trust Company, N.A., c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN:

District/off: 0315-2

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			BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 11 2023 04:54:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jan 11 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14711254	+ Email/Text: bankruptcy@rentacenter.com	Jan 11 2023 00:06:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-6191
14707064	EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14711256	+ EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14696184	+ Email/Text: rksnyder@co.armstrong.pa.us	Jan 11 2023 00:05:00	Armstrong County Tax Claim Bureau, 450 E. Market Street, Kittanning, PA 16201-1409
14711265	EDI: CAPITALONE.COM	Jan 11 2023 04:54:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14711272	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 11 2023 00:05:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14711277	EDI: AMINFOFP.COM	Jan 11 2023 04:54:00	First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
14711278	+ EDI: AMINFOFP.COM	Jan 11 2023 04:54:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14712340	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jan 11 2023 00:04:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15228189	Email/Text: mtgbk@shellpointmtg.com	Jan 11 2023 00:04:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14723939	EDI: AGFINANCE.COM	Jan 11 2023 04:54:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14711283	EDI: AGFINANCE.COM	Jan 11 2023 04:54:00	One Main Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489
14748036	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14829575	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14711284	Email/Text: nailda@centralcreditaudit.com	Jan 11 2023 00:06:00	Statewide Tax Recovery, P.O. Box 752, Sunbury, PA 17801-0752
14745940	EDI: AIS.COM	Jan 11 2023 04:54:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
14711258	*+	Armstrong County Tax Claim Bureau, 450 E. Market Street, Kittanning, PA 16201-1409
14711267	*	CBCS, PO Box 2724, Columbus, OH 43216-2724
14711285	*	Statewide Tax Recovery, Inc., PO Box 752, Sunbury, PA 17801-0752

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor Tammy L. Patten dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Plaintiff Tammy L. Patten dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6